

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
RAY, FREDERICK A  
RAY, YVONNE

Case No.: 18-28462  
Chapter 7  
Judge: Andrew B. Altenburg, Jr.

---

**NOTICE OF PROPOSED ABANDONMENT**

---

Thomas J. Subranni, Trustee in this case, proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

**Address of the Clerk:**

U.S. Post Office and Courthouse  
401 Market Street, Second Floor  
Camden, NJ 08101

If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on November 20, 2018 at 10:00 AM at the United States Bankruptcy Court, Courtroom No. 4B (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description of property	FMV	Liens on property	Amount of equity claimed as exempt
172 FAUNCE LANDING, ABSECON, NJ 08201	\$345,000.00	\$629,937.00	\$0.00

Objections must be served on, and requests for additional information directed to:

Name: /s/ Thomas J. Subranni  
Address: 1624 Pacific Avenue, Atlantic City, NJ 08401  
Telephone No.: (609) 347-7000

*rev.8/1/15*

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Frederick A Ray  
 Yvonne Ray  
 Debtors

Case No. 18-28462-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db/jdb +Federick A Ray, 172 East Faunce Landing Rd, Absecon, NJ 08201-1808  
 aty +Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812  
 517758095 +Amerihealth, C/O GB Collections, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847  
 517758096 +Andy Mason, T/A Mase Enterprises, 552 W. Leeds Ave., Absecon, NJ 08201-2842  
 517758097 +Atlantic County Special Civil Part, 1201 Bacharach BLVD, Atlantic City, NJ 08401-4510  
 517758098 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)  
 517758099 +Barclay Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
 517758101 +Cor Trust Bank, P O Box 7010, Mitchell, SD 57301-7010  
 517758106 +FBCS, 330 S Warminster RD STE 353, Hatboro, PA 19040-3433  
 517758107 +First Data Merchant, 4000 Coral Ridge Dr, C 230, Pompano Beach, FL 33065-7614  
 517758109 +First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868  
 517758108 +First Premier Bank, 3820 N Louise Ave., Sioux Falls, SD 57107-0145  
 517758110 +Frank Knorr, 335 South Ash Ave., Galloway, NJ 08205-4401  
 517758113 GMC Financial, P O Box 1181145, Arlington, TX 76096  
 517758115 +Helzberg Diamond, P O Box 60504, City of Industry, CA 91716-0504  
 517758118 #+Lisa Knoll, 315 Elm Ave., Maple Shade, NJ 08052-2721  
 517758121 +Milstead and Associates, 1 E Stow Road, Marlton, NJ 08053-3118  
 517758122 +NCB Management Services Incorporated, P.O. Box 1099, Langhorne, PA 19047-6099  
 517758123 +NJ Federal Cadem Court, P O Box 2067, Camden, NJ 08101-2067  
 517758124 +NJ State Supirior Court, 25 Market St, Trenton, NJ 08611-2148  
 517758127 +Quest Diagnostics, P.O. Box 7306, Hollister, MO 65673-7306  
 517758128 +Rickart Collection Systems, Inc., Atlantic Medical Imaging, P.O. Box 7242, North Brunswick, NJ 08902-7242  
 517758131 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
 (address filed with court: Snap on Credit, 950 Technology Way Suite 301, Libertyville, IL 60048)  
 517758129 +Santander Consumer USA, Attn: bankruptcy Dept, P.O. Box 560284, Dallas, TX 75356-0284  
 517758132 +Solar City, 3055 ClearView Way, San Mateo, CA 94402-3709  
 517758133 Steve & Beth Ammazzalorso, 9 Oak Road, Linwood, NJ 08221  
 517758134 Steve and beth Ammazzalurse, 9 Oak Road, Linwood, NJ 08221  
 517758135 +SunRun, 1515 Arapahoe St. Tower 2, Suite 600, Denver, CO 80202-2133  
 517758143 +Synchrony Bank/Sleppys, P.O. Box 960061, Orlando, FL 32896-0061  
 517758144 TD Auto Finance, 27777 Inkster Rd, Wayne, NJ 07470  
 517758146 +Valley National Bank, 1460 Valley Rd., Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2018 00:12:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517758093 +E-mail/Text: ally@ebn.phinsolutions.com Oct 20 2018 00:11:38 Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902  
 517758094 +E-mail/Text: ally@ebn.phinsolutions.com Oct 20 2018 00:11:38 Ally Financial Inc., P.O. Box 380901, Minneapolis, MN 55438-0901  
 517758100 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 20 2018 00:15:17 Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492  
 517758102 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 20 2018 00:14:27 Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872  
 517758105 +E-mail/Text: bknotice@ercbpo.com Oct 20 2018 00:12:38 ERC, P.O. Box 57547, Jacksonville, FL 32241-7547  
 517758104 +E-mail/Text: bknotice@ercbpo.com Oct 20 2018 00:12:38 Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547  
 517758112 +E-mail/Text: ally@ebn.phinsolutions.com Oct 20 2018 00:11:38 GMAC Financial, P O Box 380901, Minneapolis, MN 55438-0901  
 517758114 +E-mail/Text: bankruptcy.notices@hdfs.com Oct 20 2018 00:13:15 Harley Davidson, 3850 Arrowhead Dr, Carson City, NV 89706-2016  
 517758116 E-mail/Text: cio.bnccmail@irs.gov Oct 20 2018 00:11:55 Internal Revenue Service, 955 S. Springfield Ave., Springfield, NJ 07081  
 517758119 +E-mail/Text: bkr@cardworks.com Oct 20 2018 00:11:29 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001  
 517758125 +E-mail/PDF: cbp@onemainfinancial.com Oct 20 2018 00:15:05 One Main Financial, Bankruptcy Dept., P.O. Box 6042, Sioux Falls, SD 57117-6042  
 517758126 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 20 2018 00:14:33 Pinnacle, 55 Beattie Place Suite 110, Greenville, SC 29601-5115  
 517758130 +E-mail/Text: jennifer.chacon@spservicing.com Oct 20 2018 00:13:42 Select Portfolio Servicing, ATTN: Bankruptcy Dept., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 517758138 +E-mail/PDF: gecscedi@recoverycorp.com Oct 20 2018 00:15:11 Synchrony Bank, ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060  
 517766127 +E-mail/PDF: gecscedi@recoverycorp.com Oct 20 2018 00:14:45 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-1

User: admin  
Form ID: pdf905

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Oct 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517758139	+E-mail/PDF: gecscedi@recoverycorp.com	Oct 20 2018 00:14:52	Synchrony Bank - Toys R Us, P.O. Box 965005, Orlando, FL 32896-5005
517758140	+E-mail/PDF: gecscedi@recoverycorp.com	Oct 20 2018 00:14:27	Synchrony Bank/ Ford Mercury, P.O. Box 965036, Orlando, FL 32896-5036
517758141	+E-mail/PDF: gecscedi@recoverycorp.com	Oct 20 2018 00:14:52	Synchrony Bank/ Wallmart, ATTN: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
517758142	+E-mail/PDF: gecscedi@recoverycorp.com	Oct 20 2018 00:15:20	Synchrony Bank/JC Penny, Attn Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
517758145	+E-mail/Text: EBANKruptcy@UCFS.NET	Oct 20 2018 00:13:45	United Consumer Financial Services, P.O. Box 856290, Louisville, KY 40285-6290

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517758103*	+Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517758111*	+Frank Knorr, 335 South Ash Ave., Galloway, NJ 08205-4401
517758117*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, 955 S. Springfield Ave., Springfield, NJ 07081)
517758120*	+Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
517758136*	+Sunrun Inc, 1515 Arapahoe St., Tower 2, Suite 600, Denver, CO 80202-3105
517758137*	+Sunrun Inc., 1515 Arapahoe St, Tower 2, Suite 600, Denver, CO 80202-3105

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for registered holders of First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2 rsolarz@kmllawgroup.com  
Thomas E. Dowey on behalf of Joint Debtor Yvonne Ray tdesquire@hotmail.com  
Thomas E. Dowey on behalf of Debtor Frederick A Ray tdesquire@hotmail.com  
Thomas J Subranni trustee@subranni.com, ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com, ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8